



APPENDIX.

Section 18 of "An Act to organize and regulate the business of life insurance," approved March 26, 1869, in force July 1, 1869 (Public Laws of Illinois 1869 p. 229, at p. 233) provided:

"§18. No life insurance company organized under the laws of this state shall issue policies insuring fire or marine or accident or live stock risks, nor do any banking business."

Section 18 of said Act of 1869 was amended by an Act approved June 11, 1917, in force July 1, 1917 (Laws of Illinois 1917 p. 546) and by an Act approved July 11, 1927, (Laws of Illinois 1927 p. 577). Section 18 as thus amended (Ill. State Bar Stats., 1935, Ch. 73, Sec. 341) is as follows, (the words added to the amendment of 1917 by the amendment of 1927 being indicated by us in []):

"§18. No life insurance company organized under the laws of this State shall issue policies insuring fire or marine or livestock risks nor do any banking business nor, except as otherwise provided by law, transact the business of accident or health insurance, and no insurance company organized under the laws of any other state or country shall, in addition to the business of life insurance, transact the business of accident and health insurance, or either of them, in this State, unless so authorized by its charter or by the laws under which it is organized and upon compliance with the laws of this State relating to such insurance, but policies of life or endowment insurance [or annuity policies] which contain provisions operating, in the event that the insured [or annuitant] shall become totally and permanently disabled from any cause, to safeguard the insurance [or annuity] against lapse

or to grant a special surrender value or an annuity payable for a limited period or during the life of the insured, or which contain provisions granting insurance against death by accident, shall nevertheless be deemed to be policies of life or endowment insurance [or annuity policies] within the intent of this section."

Sections 1, 2(6) and 12(2) of "An Act concerning and to regulate policies issued by companies, corporations, associations, societies or other insurers, doing accident and casualty insurance business, and to repeal Acts or parts of Acts in conflict with this Act," approved June 29, 1915, in force January 1, 1916 [Laws of Illinois 1915 pp. 472-473, 480; Ill. State Bar Stats., 1935, Ch. 73, Sec. 467, 468(2) (6), 478 (12-2)] provide:

"Section 1. *Be it enacted by the People of the State of Illinois, represented in the General Assembly:* That on and after the first day of January, in the year nineteen hundred and sixteen, no policy of insurance against loss or damage from the sickness, or from the bodily injury or death of the insured by accident shall be issued or delivered to any person in this State until a copy of the form thereof and of the classification of risks and the premium rates pertaining thereto have been filed with the Insurance Superintendent; * * *

"§2. No such policy shall be so issued or delivered * * * (6) unless the exceptions of the policy be pointed with the same prominence as the benefits to which they apply: *Provided, however,* that any portion of such policy which purports, by reason of the circumstances under which a loss is incurred, to reduce any indemnity promised therein to an amount less than that provided for the same loss occurring under ordinary circumstances, shall be printed in bold face type and with greater prominence than any other portion of the text of the policy.

* * *

"§12. * * * (2) Nothing in this Act shall apply to or in any way affect contracts supplemental to con-

tracts of life or endowment insurance where such supplemental contracts contain no provisions except such as operate to safeguard such insurance against lapse or to provide a special surrender value therefor in the event that the insured shall be totally and permanently disabled by reason of accidental bodily injury or by sickness: * * *

Section 4, Class 1(a) of "An Act to revise the law relating to insurance and to repeal certain Acts therein named," known as the "Illinois Insurance Code," (Laws of Illinois 1937 pp. 700, 703; Ill. Rev. Stats., 1943, Ch. 73, Sec. 616), provides:

"§4. Classes of Insurance.) Insurance and insurance business shall be classified as follows:

"Class 1. Life, Accident and Health.

"(a) *Life.* Insurance on the lives of persons and every insurance appertaining thereto or connected therewith and granting, purchasing or disposing of annuities. Policies of life or endowment insurance or annuity contracts or contracts supplemental thereto which contain provisions for additional benefits in case of death by accidental means and provisions operating to safeguard such policies or contracts against lapse or to give a special surrender value, or special benefit, or any annuity, in the event that the insured or annuitant shall become totally and permanently disabled as defined by the policy or contract, shall be deemed to be policies of life or endowment insurance or annuity contracts within the intent of this clause."
